

# Financial Services Guide

This Financial Services Guide is provided by Insure Me Now Pty Ltd ACN 126 486 566 AFSL 416019 ("IMN", "We", "Us" and "Our").

## Contact Insure Me Now

You can contact Insure Me Now if you have any queries about any of our products or if you need to obtain further information or provide us with information, by:

Mail: PO Box 471 Seaforth NSW 2092  
Phone: 1300 466 466  
Email: [customerservice@insuremenow.com.au](mailto:customerservice@insuremenow.com.au)

## The reason for this Financial Services Guide.

This document is designed to assist you in deciding whether to use any of Insure Me Now's products and services and provides important information such as:

- the products and services we offer,
- details about our Referral Partners;
- the remuneration received by us and our Referral Partners;
- our internal and external dispute resolution services; and
- our contact details.

When deciding whether or not to purchase a life insurance product through us, you should also read the relevant Product Disclosure Statement (PDS) along with this FSG. A PDS is issued by the insurer and provides information about the product to help you decide if you wish to purchase it.

## About Insure Me Now and our services.

Insure Me Now is authorised under our Australian Financial Services Licence to provide general advice on, and deal in, life insurance products. While we provide general information about our range of products, we do not provide personal advice about a product's suitability for you. You must consider the appropriateness of any product for you and, if you are uncertain, you should seek the advice of a qualified financial adviser.

We have arrangements with various organisations - Referral Partners - who make referrals to us. In making any referral, Referral Partners do not advise on the products and services we may provide to you, nor represent that our products and services are right for you. You need to make your own decision based on the information we provide.

The life insurance product (Policies) are issued by Hannover Life Re of Australasia Ltd (Hannover) ABN 37 062 395 484. Insure Me Now is responsible for the maintenance and operation of the Insure Me Now website which facilitates the sale of Policies and which:

- (i) facilitates Clients to apply for Policies, the transmission of Client information to Hannover's electronic underwriting system and notification to the Client of Hannover's decision in relation to the Client's application;
- (ii) incorporates a feature that permits IMN and Hannover to determine the source of the referral of the Client to the website by the provision of a code number to the Client;
- (iii) captures the Applicant's personal and payment authorisation details including details necessary for Hannover's electronic underwriting system; and
- (iv) is capable of retaining records and providing reports in relation to the information referred to in (ii) and (iii) above but does not allow information in respect of payment authorisation details to be retained after submission to the relevant financial institution.

IMN and Hannover have entered into a distribution and administration agreement under which IMN markets Policies and undertakes some administration functions for Hannover.

IMN is not authorised by Hannover to make decisions on Hannover's behalf about whether a Policy will be issued or about paying claims.

When you apply for a life insurance product through IMN, we will collect personal information from you and provide it to the product issuer so that they may determine whether or not to issue the product to you.

## Insure Me Now remuneration

For each Policy that IMN arranges for you, we receive a commission from Hannover Re. We use the commission to cover the costs of distributing and administering your product. The commission is included in the premium you pay for the Policy and is not an extra cost to you. The commission received from Hannover Re is, depending upon the product you purchase, forty percent to sixty and a half percent of the premium.

Out of the commissions paid to us, IMN pays commissions to our Referral Partners and other organisations which may refer new customers to us, all of which may be in the form of an upfront commission of up to thirty percent or ongoing annual commission of up to twenty percent. Any fees paid in this regard are paid by IMN and there is no additional cost to you.

## Your privacy

Please read the IMN Privacy Policy available at [www.insuremenow.com.au](http://www.insuremenow.com.au). You have the right to access the personal information we hold about you. When you complete an application for a life insurance product you consent to us providing some or all of the personal information we collect from you to external parties in order to administer your Policy or assess your claim. By providing your contact details to us you agree to IMN contacting you from time to time in relation to administering your Policy or claim, or to provide you with information about other products we offer, which may be relevant to you (unless you instruct us otherwise). If you do not wish to receive information on other products or services offered by IMN please contact us.

## Dispute resolution process

IMN has an internal dispute resolution service in the event that you have a concern or complaint about IMN, your Policy or one of our Referral Partners. If we are unable to resolve the dispute to your satisfaction you may then refer your complaint or concern to an external dispute resolution service. These services are free of charge to you.

Should you have a complaint or concern please call or write to our customer service representatives. If our initial response does not resolve your concern, please write to our Complaints Officer, who will handle your matter personally, at [customerservice@insuremenow.com.au](mailto:customerservice@insuremenow.com.au).

In the event that our Complaints Officer cannot resolve your concern, you may contact the Australian Financial Complaints Authority (AFCA), which is an independent complaints resolution body, and a free service to you.

You can contact AFCA on 1800 931 678 or write to them at GPO Box 3, Melbourne VIC 3001. To use AFCA, you must have first gone through our internal dispute resolution service.

## Professional Indemnity Insurance.

In accordance with the law, IMN holds professional indemnity insurance to cover its activities, and those of its Referral Partners.